Certificate Number: 05781-NJ-DE-030802231

Bankruptcy Case Number: 18-13155



## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on March 30, 2018, at 12:08 o'clock PM PDT, Emily Armstrong completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: March 30, 2018 By: /s/Allison M Geving

Name: Allison M Geving

Title: <u>President</u>